DOCUMENT RESUME

ED 435 029 CE 079 282

AUTHOR Dumbrell, Tom
TITLE Finance and Insurance. Industry Training Monograph No. 11.
INSTITUTION National Centre for Vocational Education Research, Leabrook (Australia).
SPONS AGENCY Australian National Training Authority, Melbourne.
ISBN ISBN-0-87397-487-5
PUB DATE 1998-00-00
NOTE 38p.; For other Industry Training Monographs, see CE 079 276-289.
AVAILABLE FROM National Centre for Vocational Education Research, 252 Kensington Road, Leabrook, South Australia 5068, Australia ($12.95; $9.95 each if 10 or more of the series are purchased.) For full text: <http://www.ncver.edu.au/voced.htm>. e-mail: ncver@ncver.edu.au
PUB TYPE Numerical/Quantitative Data (110) -- Reports - Research (143)
EDRS PRICE EDRS Price MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Apprenticeships; Education Work Relationship; Employer Attitudes; Employment Level; Employment Opportunities; *Employment Patterns; Employment Projections; *Employment Qualifications; *Finance Occupations; Foreign Countries; Graduate Surveys; *Insurance Occupations; Labor Market; Labor Needs; National Surveys; *Outcomes of Education; Postsecondary Education; Program Effectiveness; Tables (Data); *Vocational Education
IDENTIFIERS *Australia

ABSTRACT

Australia's finance and insurance industry is among the 5 industry divisions in which females outnumber males. Women's share of industry jobs has risen from 51% to 55% in the last decade. However, there is a pronounced gap in earnings between male and female workers. Employers expressed below-average satisfaction with vocational education and training (VET), especially with the relevance of courses to their needs and teacher ability and experience. VET graduates gave a lower rating to their course in terms of employment relevance than did graduates in any other industry. Graduates were particularly critical of equipment quality and the provision of information on jobs and careers. (An appendix contains three tables of statistics: national shifts in employment in various occupations in Australia; numbers of persons employed in various categories in the finance and insurance industry from 1987-1996; and educational attainment of persons in occupations within the industry.) (KC)

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Industry training monograph

NCVER

Finance and insurance

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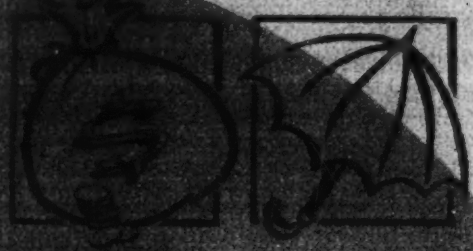

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Industry training monograph

Finance and insurance

1998

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ISBN 0 87397 487 5

TD/TNC 55.22

Published by

NCVER Ltd

252 Kensington Road

Leabrook, South Australia 5068

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Preface

THE FINANCE AND insurance industry training monograph is one of a series of monographs which has been designed to provide readers with an overview of occupational trends and the current training effort in each industry in Australia.

The monograph analyses data at the major Australian and New Zealand Standard Industry Classification (ANZSIC) industry division level, given that it is at this level most data are collected and disseminated. The monograph addresses:

- recent employment trends
- recent occupational trends in key skills areas
- current training arrangements, particularly training levels and outputs

The monographs bring together for the first time a range of survey data from the Australian Bureau of Statistics (ABS), together with graduate destination, employer satisfaction with training and other training data compiled for the Australian National Training Authority (ANTA) by the National Centre for Vocational Education Research (NCVER).

I would like to thank Tom Dumbrell for preparing these monographs and I would also like to acknowledge John Ray's contribution to the analysis of employment and occupation data.

NCVER acknowledges ANTA's significant contribution to the cost of this monograph in sponsoring its publication.

I hope that the material in this publication will be of interest to Australia's vocational, education and training (VET) sector. In particular the document is designed for industry decision-makers, policy-makers, teachers and trainers, researchers and students with an interest in VET.

Readers who are interested in more information about training markets or other areas of VET research are referred to the NCVER's research database, VOCED. Printed and diskette versions of VOCED can be obtained from NCVER (ph +61 8 8333 8400) or it can be accessed directly on the world wide web at the following address:
<http://www.ncver.edu.au/voced.htm>

Chris Robinson, National Centre for Vocational Education and Research Ltd

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The finance and insurance industry in Australia

Overview

THE FINANCE AND insurance industry is one of the smaller industries in terms of employment, with 307 500 persons or 3.6% of total Australian employment.[1] The level of employment in the industry rose to a peak in the late 1980s and has since declined by about 5.5%. The jobs loss has been more or less evenly shared between the two main sub-divisions in the industry, finance and insurance, while this job loss has been partially offset by a rise in the services to finance and insurance.

Despite declining employment levels overall, the industry's business levels have grown very strongly over recent years. The industry has been subject to substantial rationalisation and deregulation and it is likely that these factors will continue to produce further reductions in the number of jobs in the industry.

Despite the general reduction in jobs there has been growth in jobs in the management, professional and sub-professional areas, together with sales and personal service jobs, while the main job losses have occurred in keyboard and clerical areas. Workers in the industry, nevertheless, are more likely than most workers to lack formal post-school qualifications.

The industry is concentrated in New South Wales and, to a lesser extent, Victoria. New South Wales accounts for 41.5% of the industry's jobs and Victoria 27.5%. While these two States account for 57.6% of all jobs, they account for 69% of jobs in finance and insurance.

The industry is one of only five of the 17 industry divisions in which females outnumber males, with women making up nearly 55% of all workers. The female share of jobs in the industry has risen from 51% in 1987. The industry is predominately made up of full-time workers (82%), with deposit-taking financiers making up just over half of all employees in the sector. The industry employs only a small proportion of teenagers—only 1.3% of the industry.

1

[1] Australian Bureau of Statistics (ABS), *Labour force, Australia*, cat.6203.0, November 1997

In the survey on employer satisfaction with vocational education and training for 1997 (ESS), compiled by the National Centre for Vocational Education Research (NCVER), employers in the industry generally expressed below-average levels of satisfaction with the provision of vocational education and training (VET) when surveyed in 1997. Their main priorities for improvement were to make the content of courses more relevant to their needs and to improve the ability and experience of teachers.

In the technical and further education (TAFE) graduate destination survey for 1997 (GDS), also compiled by NCVER, TAFE graduates were also relatively dissatisfied with their course of study. Graduates working in the industry gave a lower rating to their course in terms of relevance to their employment than graduates working in any other industry, with only 31.7% of graduates working in the industry rating their VET course as 'highly relevant'.

Table 11.1: Employment ('000s) in finance and insurance by sub-division, by gender and type of employment, Australia, November 1997

Industry sub-division	Males	Females	Full-time	Part-time	Total
Finance	*73.8*	*106.4*	*144.3*	*35.9*	*180.1*
Central bank	0.5*	0.2*	0.6*	0.0*	0.6*
Deposit-taking financiers	63.1	99.2	129.2	33.1	162.3
Other financiers	3.1*	2.7*	5.0	0.8*	5.8
Financial asset investors	7.1	4.3	9.4	1.9*	11.4
Insurance	*25.3*	*29.4*	*49.2*	*5.4*	*54.6*
Life insurance and superannuation funds	12.9	13.9	25.0	1.8*	26.8
Other insurance	12.4	15.5	24.2	3.7	27.9
Services to finance and insurance	*39.7*	*33.1*	*58.6*	*14.2*	*72.7*
Services to finance and investment	27.5	22.3	41.3	8.5	49.8
Services to insurance	12.2	10.7	17.3	5.7	22.9
Total	**138.7**	**168.8**	**252.0**	**55.5**	**307.5**

Note: *Subject to sampling variability too high for most practical uses

Source: ABS, *Labour force, Australia*, cat.6203.0, November 1997

The surveyed graduates were particularly critical of the quality of equipment available for practising their skills during their course. They, along with all TAFE graduates, were also very critical of the provision of information on jobs and careers. Other aspects of their course criticised by TAFE graduates were how employers regarded their qualification and the usefulness of their qualification in gaining a job.

Fewer than 3% of the TAFE graduates surveyed in 1997 were employed in the finance and insurance industry, so it is not a major employment destination for TAFE graduates. Full-time earnings for TAFE graduates working in the industry were in the middle range for all graduates. However, there was a large gap between full-time male and female earnings for these graduates. The reason for this is not clear from the available information.

Employers in the industry were not generous in their financial support for TAFE students employed during the final semester. However, the industry was among those industries spending higher amounts on training for its employees. Notably, the industry increased its training expenditure between 1993, when the Training Guarantee was in operation and 1996, when the Training Guarantee was no longer in operation.

An industry snapshot

The finance and insurance industry covers employment in banking, credit unions, building societies, superannuation funds, other financial institutions, health, general and life insurance and in a range of services to these industries. Employment in the finance and insurance industry, at 307 500, represents about 3.6% of total Australian employment. It is the fifth smallest of the 17 industry divisions.

The industry's gross product in 1995–1996, of more than $17.5 billion, represented about 4.15% of total Australian gross product. In 1994–1995 there were 21 800 businesses operating in Australia that were categorised in this industry. In 1994–1995 the industry recorded by far the largest operating profit before tax of all industry sectors, at just over $20 billion, or almost a quarter of the total for all businesses.

Although employment in the industry grew quite strongly during the second half of the 1980s, since 1987 employment has declined by about 5.5% or by nearly 20 000 jobs. Chart 11.1 shows the movements in employment in the industry overall and in its main components. Employment in this industry appears to have been affected by outsourcing. Over the last decade employment in the finance sub-division and the insurance sub-division has declined by over 15%, or by more than 40 000 jobs, while employment in the services to finance and insurance sub-division has grown by more than 52%, or about 25 000 jobs. The occupational implications of this change are explored later in this monograph.

With incremental deregulation of the banking and finance industries over recent years, there has been a blurring of the distinctions between the different types of financial institutions which once existed, with all related regulatory services now coming under the one body. For example, many banks now offer financial investment and insurance services. Traditional banking services provided over the counter have been reduced, especially in rural areas, while many of the banks continue to reduce their staffing levels.

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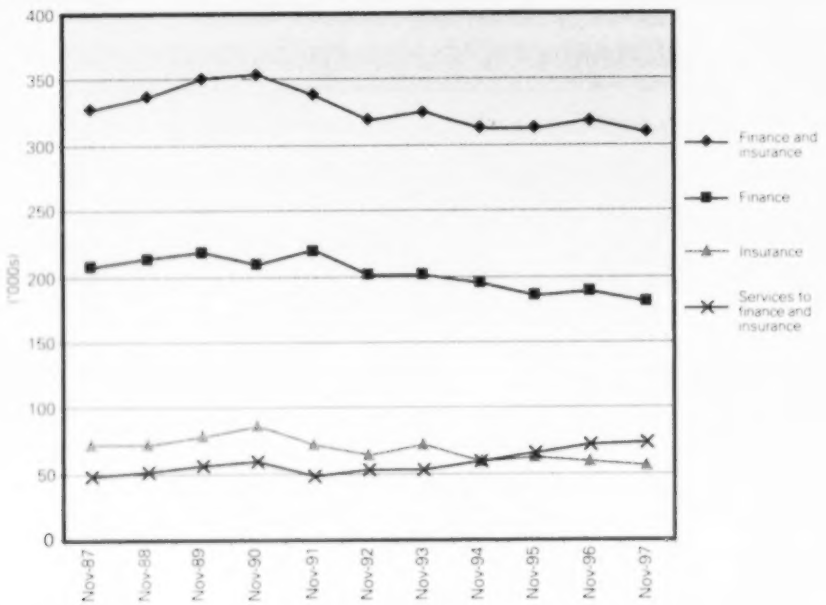
The Wallis Inquiry, released in April 1997, has recommended further changes to the regulation of the banking and finance sector in Australia. It anticipates a wider range of players, including large retailers and communications businesses, entering the industry.

Chart 11.1: Employment trends in finance and insurance, Australia, November 1987–November 1997 (ABS labour force survey)



Source: ABS, *Labour force, Australia*, cat.6203.0, 1987–1997

Despite the reduction in employment in the finance industry over recent years, the levels of business activity in the sector have risen strongly. Since 1994–1995 lending commitments by financial institutions in Australia have risen by more than 36%, with most of this increase having occurred in the commercial finance area. Over the last three years the assets of life and superannuation funds have risen by more than 30%, the assets of other financial institutions by more than 26%, while the assets of banks have risen by nearly 32%.[2]

4

Employment characteristics of the industry

As shown in table 11.2, most jobs in the industry are located in New South Wales and Victoria, where the head offices of the major financial institutions are usually situated. In every State and Territory, females outnumber males in this industry.

Employment in the industry is disproportionately concentrated in New South Wales and, to a lesser extent, Victoria, as is shown in table 11.3. Despite accounting for 33% of all jobs in Australia, New South Wales has 41.5% of all jobs in the finance and insurance industry. Victoria's share of jobs in the industry is three percentage points above its share of all jobs, while all other States and Territories have less than their pro rata share, with Queensland and South Australia, in particular, appearing to be poorly represented in this industry.

[2] ABS, *Australian national accounts: Financial accounts*, cat.5232.0

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Table 11.2: Employment ('000s) in finance and insurance by State/Territory, 1995

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT
Males	59.0	36.3	15.5	7.7	12.8	2.4*	1.0*	1.8*
Females	72.8	51.0	24.3	11.1	15.0	3.0*	1.1*	2.5*
Total	**131.8**	**87.3**	**39.8**	**18.8**	**27.8**	**5.4**	**2.1***	**4.3**

Note: *Subject to sampling variability too high for most practical uses

Source: ABS, *Labour force, Australia*, cat.6204.0, 1995

Table 11.3: Share of employment in finance and insurance by State, by share of total jobs, 1995

State	Finance and insurance %	% employed in all industries
NSW	41.5	33.1
Vic	27.5	24.7
Qld	12.5	18.3
SA	5.9	8.0
WA	8.8	10.1
Tas	1.7	2.2
NT	0.7	1.0
ACT	1.4	2.0
Total	**100.0**	**100.0**

Source: ABS, *Labour force, Australia*, cat.6204.0, 1995

The age distribution of workers in the industry, shown in table 11.4, differs from the general age distribution of the whole workforce in that there are fewer younger and older workers in finance and insurance than in the whole workforce. Finance and insurance has a concentration of workers in the 25–34 age group and a very low proportion of workers aged 15–19.

Table 11.4: Age distribution of finance and insurance workers and all employed, Australia, November 1997

	Age group						Total
	15–19	20–24	25–34	35–44	45–54	55+	
Finance and insurance ('000s)	4.1	42.3	106.6	82.8	56.7	14.9	307.5
Finance and insurance %	1.3	13.8	34.7	26.9	18.4	4.8	100.0
All–industry %	6.9	11.5	25.2	25.6	21.1	9.8	100.0

Source: ABS, *Labour force, Australia*, cat.6203.0, November 1997

The finance and insurance industry is one of five industry divisions in Australia in which women make up a majority of employees. In November 1997 women accounted for nearly 55% of all employees in this industry. However, they make up less than 48% of the industry's full-time workers. Females comprise 88% of the industry's part-time workers. A decade ago women comprised about 51% of all workers in the industry.

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The finance and insurance industry employs a marginally low proportion of persons born overseas, just under 23%, compared with the total workforce's 24%.

- Business levels in the industry have grown strongly in recent years.
- Employment in this industry has declined gradually from its peak in 1989–1990, with the greatest job losses occurring in both the finance and insurance sub-divisions.
- The strong growth in the services to finance and insurance sub-division has not offset the job losses in the other two sub-divisions.
- The industry is strongly concentrated in New South Wales and, to a lesser extent, Victoria.
- Rationalisation and futher deregulation are likely to mean overall employment in the industry will continue to fall.

Occupational composition

Table 11.5 shows the occupational composition of the finance and insurance industry in comparison with the total workforce.

The industry has a relatively low proportion, 16.2%, of its workforce in the manager and professional categories compared with the total workforce share for these groups of 25%. This is despite the relatively strong growth in these occupations within finance and insurance over the last decade, together with declines in most other occupational groups.

Table 11.5: Occupational profile, finance and insurance industry and total workforce, Australia, November 1997

Occupation group	Finance and insurance %	Total workforce %
Managers and administrators	5.0	7.6
Professionals	11.2	17.4
Associate professionals	18.4	10.5
Tradespersons and related	0.7	13.2
Advanced clerical and service	14.5	4.5
Intermediate clerical/sales/service	46.7	17.1
Intermediate production/transport	0.7	9.2
Elementary clerical/sales/service	2.2	10.5
Labourers and related	0.5	10.1
Total	**100.0**	**100.0**

Source: ABS, *Labour force, Australia*, cat.6203.0, November 1997

On the other hand, almost two-thirds of the workforce in finance and insurance are found in two occupational groups, associate professionals and intermediate clerical,

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sales and service occupations. Note that the occupational classification used in table 11.5 is the Australian Standard Classification of Occupations (ASCO) second edition. Analysis of occupational changes over the last decade in later sections of this monograph use the earlier ASCO first edition in order to allow comparison over a substantial time period.

Detailed tables showing the composition of the industry by major and minor occupational group (1-digit and 3-digit ASCO) by educational attainment from the 1996 Census are provided in the appendix, as tables A11.3 and A11.4.

Both trade-level jobs and manual/low-skill-level jobs are almost absent from this industry, with only 3.4% of the workforce in the bottom three categories, compared with the total workforce where nearly 30% of workers are found in these groups.

Given the following occupational profile it is of interest, as shown in table 11.6, that the industry has an above-average proportion of workers with a university degree or higher but a slightly below-average share of workers with diploma or associate-diploma-level qualifications. Only 23% of the workforce holds qualifications associated with the VET sector, compared with 31% across all industries. A relatively high proportion of the industry's workforce, 56.3%, is without any form of post-school qualification.

Table 11.6: Qualifications of finance and insurance industry workers, percentage distribution, Australia, May 1997

	Bachelor's degree or higher	Diploma/ associate diploma	Skilled vocational	Basic vocational	Without post-school qualification
Finance and insurance	20.5	8.7	3.4	10.9	56.3
Total industry	**17.2**	**9.0**	**12.6**	**9.4**	**49.4**

Source: ABS, *Transition from education to work*, cat.6227.0, May 1997

The implications appear to be that while higher-level VET qualifications appear to be less significant to the industry than in some other industries, there could well be a significant role for VET in addressing the training or skill recognition needs of the majority of the industry's workforce without formal qualifications.

7

Occupational trends and skills shortages

As noted earlier, this analysis of changes in the occupational composition of the industry uses the first edition ASCO to allow for a long perspective. Hence the comparison is made for the decade between 1987 and 1996. After 1996, occupational data are based on the newer second edition ASCO classification.

At the broader occupational group level the main trend over the last decade has been for growth to occur in the management, professional and para-professional area, and for job losses to occur in all other broad occupational groups, other than in the sales and personal services group. This is not to rule out the growth of some particular areas within the broad groups where losses have occurred. These are examined later in this monograph.

Table 11.7 shows the changes that have occurred over the decade to 1996 at the major occupational group level, while table A11.2 in the appendix shows changes at the individual occupational level (4-digit ASCO).

Between 1987 and 1996, employment in the finance and insurance industry declined slightly by 2200. Table A11.2 in the appendix provides details of all major occupational changes over the decade. Between 1996 and 1997, employment declined by a further 10 000. The occupations that accounted for most job losses between 1987 and 1996 were accounting clerks (down 10 300), other clerks (down 9700), typists (down 5000) and insurance brokers and agents (down 5000).

Over the decade, the occupations that showed the greatest growth were securities and finance dealers (up 9600), receptionists and information clerks (up 7600) and computing professionals (up 7300).

Table 11.7: Employment changes in finance and insurance, major occupational groups, Australia, 1987–1996

Occupational group	Number in 1987 '000s	Number in 1996 '000s	% change over decade
Managers and administrators	34.4	39.7	15.4
Professionals	23.8	33.8	42.0
Para-professionals	3.8	4.6	21.1
Tradespersons	2.3*	1.3*	–43.5*
Clerks	167.9	142.5	–15.1
Sales and personal service	80.1	91.5	14.2
Plant operators, drivers	1.3*	0.8*	–38.5*
Labourers	6.0	3.1*	–48.3
Total	**319.6**	**317.4**	**–0.7**

Note: *Subject to sampling variability too high for most practical uses

Source: ABS, *Labour force, Australia*, cat.6203.0, 1987–1996

Most employers in the industry believe that there are currently sufficient VET graduates to meet their needs. In the 1997 ESS, 76% of employers in the industry said the current supply of VET graduates was adequate, while only 13% said that it was inadequate. (In addition, 11% could not say.) Of those employers in the industry who did believe there were shortages of skilled workers, most identified shortages in the sales and personal service group, followed by professionals and clerical workers. No more specific details were available.

Despite the general view that VET graduates are adequate to meet current needs it is likely that some employers in this industry, along with those in other sectors, would experience some difficulty in recruiting both computing professionals—an occupation growing strongly in this industry—and accountants and auditors. Whether VET qualifications in these disciplines are generally acceptable to employers is not clear from the available data. Demand for these occupations has grown strongly over the last three years, according to the Department of Employment, Education, Training and Youth Affairs (DEETYA) Skilled Vacancy Index.

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In its national industry training plan presented to the Australian National Training Authority (ANTA) in 1997, the national industry training advisory body (ITAB), the Finance and Administration ITAB Ltd, made the following comment on skill shortages:

> *The areas of current or predicted skills shortage identified at the national level, include: accountants; business professionals; general managers; financial managers; computing personnel; personnel and industrial relations managers; and clerks-all. At various State and Territory/ levels, several more skills areas are identified as possible shortages.*

Hours of work and earnings

As noted above, the finance and insurance industry is one of five industries in which women predominate, making up about 55% of all employees in the industry. Despite this, only 18% of the jobs in the industry are part time. This distinguishes this industry from the other four where women are the majority, in that in the other four industries, part-time jobs account for at least 33% of jobs and, in two of them, more than 40%.

Overall average weekly hours worked in the industry in November 1997 were 35.3, just under the all-industry average of 35.6. Closer examination of the hours worked shows that about 28% of all males employed in the industry worked on average more than 48 hours per week, compared with 6.3% of all females. While this might reflect a higher concentration of males in demanding senior management positions, it also emerges as an important social issue in this and other industries.

Since 1984 the average hours worked by males in the industry have risen by 4.5 hours, from 36.2 hours to 40.7 hours, but have fallen slightly for women, from 31.3 hours to 30.8 hours.

If 'flexibility' in working hours, i.e. the capacity and willingness to work increasingly longer hours, is a criterion for progression to senior positions then it would appear that some women are being increasingly disadvantaged by this change in employment conditions. Whether this trend of fewer male workers working longer hours to some extent explains the reductions in employment in lower-level occupations in this industry is beyond the scope of this monograph. Clearly, there have been important technology changes in the industry that could well justify such a shift in occupational composition.

Nevertheless, if this shift is magnified across all industries, the impact on the overall labour market and, in particular, unemployment is immense. If just the males in the finance and insurance industry working 49 hours a week or more reduced their working hours by ten by job redesign this would, in theory, produce at least 11 000 additional full-time jobs, paid at the same hourly rate. Of course, it would be likely that the hourly rate of such new jobs would be paid at perhaps half the rate of the hours they were replacing, meaning that over 20 000 new jobs could be created in this way.

The following table shows the distribution of employment between full-time and part-time workers by sex.

Table 11.8: Finance and insurance industry employment, by sex and hours worked, Australia, November 1997

	Full-time ('000s)		Part-time ('000s)		Total ('000s)	
	No.	%	No.	%	No.	%
Males	132.1	52.4	6.6	11.9	138.7	45.1
Females	119.9	47.8	48.9	88.1	168.8	54.9
Total	**252.0**	**100.0**	**55.5**	**100.0**	**307.5**	**100.0**

Source: ABS, *Labour force, Australia*, cat.6203.0, 1997

Managerial earnings in the finance and insurance industry are among the highest of all industries. However, non-managerial earnings are well below the all-industry average. In May 1996 average weekly non-managerial earnings were $647.90, compared with the all-industry average of $683. By contrast, managerial earnings in finance and insurance were $1247.30, markedly above the all-industry weekly managerial earnings figure of $917.50.

While women in managerial positions were well paid in relation to managerial women in other industries, their weekly earnings of $1083.80 were less than 85% of the equivalent rate for males of $1278.70. Non-managerial weekly earnings for full-time males were $746.40, while the equivalent figure for full-time females was $583.90, or 78% of the male rate. Interestingly, the earnings gap for male and female TAFE graduates was greater than the overall male/female non-managerial earnings gap. The 1997 TAFE GDS showed female TAFE graduates working in this industry earned only about 75% of the rate of male TAFE graduates.

- Managerial, professional and sub-professional occupations make up a relatively small proportion of the jobs in this industry but have been the strongest growth areas over the last decade.
- Individual occupations showing strongest growth over the decade were securities and finance dealers, receptionists and information clerks, and computing professionals.
- Most job losses over the last decade have occurred in the keyboard, accounts clerks and other clerical occupations.
- The industry has a high proportion of workers lacking formal post-school qualifications.

Training in finance and insurance

The ANTA-defined training area 'finance, banking and insurance' received an estimated 1.2% of total government-funded training effort in 1996, compared to the industry's share of 3.6% of total employment. This meant that there was an allocation

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of about 12 hours of government-funded training per employee in the industry compared with the all-industry training area allocation of 27 hours. About the same allocation was made in 1997 and a very marginal increase was expected in 1998.

The industry would, of course, also be an important destination for graduates completing courses of a more general nature not classified as being specifically for finance and insurance. These would include business and clerical, which received 16.4% of total VET funds, and computing, which received 5.3% of government funds.

Unfortunately, neither the field of study codes nor the discipline codes used in the enrolment of students under the Australian Vocational Education and Training Management Information Statistical Standard (AVETMISS) allows for the specific identification of those students likely to be studying courses associated with this industry. However, the field of study 'business administration, economics' and the discipline group 'administration, business, economics, law' would be the main areas of relevant enrolments in VET courses.

In 1996 the business administration, economics field of study accounted for over 21% of all student enrolments in VET and the related discipline group—administration, business, economics, law—accounted for nearly 20% of all module enrolments.

Looking at the field of study enrolments, there were nearly 380 000 student enrolments in the business administration area of which over 60% were females. In the related discipline group, females represented about 63% of module enrolments.

Employer satisfaction with VET

In the 1997 ESS, there were 155 employers surveyed who were defined as being in the finance and insurance industry.

Mean satisfaction scores with VET across all industries ranged between 5.7 and 7 out of a possible 10. The finance and insurance industry recorded a mean satisfaction level of 6.7 (mean for all industries was 6.7). However, only three industries expressed ratings lower than this. Satisfaction with TAFE, as a sub-set of the VET system, was slightly lower at 6.6.

Satisfaction scores between the States ranged from a low of 6.2 in New South Wales to a high of 7.5 in Tasmania. This was one of the lowest satisfaction scores for New South Wales among all 17 industry divisions, with only the accommodation, cafés and restaurants recording a lower score in that State.

In the ESS, employers were also asked to identify the areas in which the VET sector needed to improve its service. Employers in the finance and insurance industry identified two areas in particular as being the highest priority for improvement. These were 'relevance of course content' and 'teacher ability and experience'. Employers in finance and insurance were more likely to nominate these areas than employers overall, particularly in the case of teacher ability and experience.

From these results, it would appear that priorities for improved servicing of this industry for the VET sector are to review current curriculum and to ensure teachers are more exposed to current industry needs and expectations.

VET graduates in finance and insurance

The 1997 TAFE GDS received responses from 1262 graduates employed in the finance and insurance industry at the time of the survey. This represented 2.9% of all employed graduates, down noticeably from the 3.5% employed in the industry at the 1995 survey.

Graduates working in finance and insurance gave the lowest rating in terms of the relevance of their TAFE course to their employment of all surveyed graduates.

Only 31.7% of the surveyed graduates rated their course as being 'highly relevant' to their employment in finance and insurance. Offsetting this poor result, a relatively high proportion, 37.6%, gave their course a rating of 'some relevance'.

Graduates were asked to rate, on a 10-point scale, a number of aspects of their course. The following analysis compares the proportion giving a score of 7 or better on the 10-point scale working in finance and insurance with all graduates.

Table 11.9: Rating of course by graduates employed in finance and insurance and all graduates

Issue	Finance and insurance %	All employed graduates %
Instructors' knowledge	81.5	85.2
Course content reflects industry practice	69.5	72.2
Presentation of material	68.1	73.2
Quality of equipment	53.2	62.2
Sufficient equipment	53.8	60.0
Info on choosing course	52.3	58.6
Info on careers/jobs	27.1	41.1
Usefulness for job prospects	64.8	71.8
Qualification well regarded by employers	57.4	64.9
Balance instruction and practice	63.6	69.8
Assessment method understood	75.6	78.5
Time/venue convenience	76.9	75.3
Overall course quality	81.6	84.1

Source: NCVER, 1997 TAFE graduate destination survey, unpublished data

It is apparent that graduates working in finance and insurance were much less happy with their course than graduates in general. In particular, there appear to be six areas from table 11.9 that are of greater concern, where the score in finance and insurance is more than six percentage points below the all-industry score. These areas are:

- availability of sufficient equipment to practise skills
- quality of the equipment available to practise skills
- the availability of information on careers and jobs
- the usefulness of their qualification for their job prospects
- the regard held by employers for their TAFE qualification
- the balance in their course between instruction and practice

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These concerns appear to reinforce the outcomes of the ESS noted earlier which identify, among other things, a need to improve curriculum content and, in fact, to review a broader range of issues around the courses undertaken by these graduates.

As with graduates working in all other industries, those in finance and insurance found the worst aspect of their course was the provision of information on careers and job prospects. In this industry, graduates gave one of the lowest ratings to this aspect of all graduates surveyed. There appears to be no clearer finding from this survey than there is an urgent requirement to review the provision of career information to intending TAFE students and, probably, based on the depth of dissatisfaction among TAFE graduates, a need for such a review to encompass all students.

Employment outcomes

Finance and insurance was not a major employment destination for TAFE graduates, with 2.9% of the graduates working in that industry when surveyed. Of the 1262 TAFE graduates surveyed who were working in finance and insurance, over 60% were located in New South Wales.

About 40% of these graduates had obtained either an associate diploma (249 graduates) or a certificate (other) (259 graduates). In this industry, graduates with an associate diploma represent a higher proportion of all graduates recruited than in all other industries, although many other industries recruited greater numbers of associate diploma holders.

About 78% of those graduates working in the industry were employed during the final semester of their course. Employers in the finance and insurance industry were less generous than most employers in their provision of financial support to these students. Only 40% of these students received some form of support, usually by way of paid fees or, less commonly, paid time off work. Across all industries, around 51% of students working during their final semester received support from their employer.

For 31% of those working in the industry, the job they held when surveyed represented their first full-time job, a relatively high figure. Again, in line with the broader characteristics of the industry, only 18% were employed part time compared with nearly 28% of all employed graduates in the survey.

Graduates were asked to identify the main reasons for undertaking their course of study and to what extent their goals had been achieved. The following table summarises the responses to these questions.

The main finding from table 11.10 is that while the most common reason for all graduates to undertake their TAFE course was to get a job (nearly 25%), for graduates working in finance and insurance this was the motivation for just 20%, with the greatest number (26%) motivated by a desire for promotion.

Graduates working in the finance and insurance industry were in the middle range in terms of weekly earnings. Full-time male graduates earned $754, while full-time females earned $566. This industry is one of the seven industries in which the attainment of a TAFE qualification does not appear to assist females in reducing the

income gap for full-time work with males. Female TAFE graduates working full time in finance and insurance earned about 75% of their full-time male TAFE graduate counterparts. All females working in the industry in non-managerial positions earned both a higher income than female TAFE graduates and earned 78% of their male counterparts' earnings.

Table 11.10: TAFE graduates working in finance and insurance—reasons for doing course and achievement of aim

Reason and number	Fully achieved %	Partly achieved %
Get a job (259)	66.4	18.9
Try for different career (183)	41.0	21.9
Get better job/promotion (336)	45.2	26.8
Requirement of job (44)	86.4	6.8
Get extra skills (206)	68.9	23.3
Personal interest (181)	83.4	12.7

Source: NCVER, 1997 TAFE graduate destination survey, unpublished data

The discrepancy between male and female graduates' earnings is also the fourth largest of all industries surveyed, in terms of female earnings as a percentage of males'.

Employer support for training

In 1996, the Australian Bureau of Statistics (ABS) conducted the employer training expenditure survey (cat.6353.0), a survey of structured training provided by employers in the September quarter of that year. A similar survey was undertaken three years previously. Employers in finance and insurance were found in the 1996 survey to be spending $282 per employee on training, well above the all-industry average of $185. In the 1993 survey their expenditure was just under $250 per employee, an increase of about 12.8%. This went against the broad trend of reducing training expenditure that occurred over this period, with all industries reducing their spending by about 3%.

The 1996 level of training expenditure represented 2.98% of gross wages and salaries in the finance and insurance industry, compared with the across-the-board level of 2.54%. The industry provided 6.17 hours of training per employee, well above the all-industry figure of 4.91 hours. While the hours of training per employee represented a rise from 5.96 hours in 1993, the proportion of gross wages and salaries spent on training by the industry actually declined from 3.2% in 1993 to the figure of 2.98% in 1996. In 1996 the largest areas of training were in sales/office and personal service, computing and management and professional training. In terms of hours of training per employee, the industry was by far the biggest spender on the sales/office/personal service area of training.

The 1997 ABS employer training practices survey (cat.6356.0) looked at employer provision of both structured and unstructured training over a 12-month period. It indicated that employers generally, including those in finance and insurance, had increased their training expenditure over the previous year, with 31% of finance and insurance employers compared with 18% of all employers having increased their provision of structured training.

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- Employers in finance and insurance are reasonably satisfied with VET provision, particularly in New South Wales.
- Only 31% of TAFE graduates working in finance and insurance rated their course as highly relevant to their employment—the lowest score among all employed TAFE graduates surveyed.
- Employers in the industry want to see improvement in the relevance of course content and in teacher ability and experience.
- TAFE graduates were critical of many aspects of their course, especially the availability of information on jobs and careers and the quality of equipment available for practising their skills.
- There is a pronounced gap in earnings between male and female TAFE graduates in this industry.

Some training issues in finance and insurance

- There are concerns about the relevance and quality of training provided to TAFE students who find employment in the finance and insurance industry. Both the 1997 ESS and the 1997 TAFE GDS revealed some dissatisfaction with training provided to graduates working in the industry.
- Criticism of present training provision included:
  - a need to improve the relevance of course content
  - the ability and experience of teachers
  - the quality and availability of equipment available to students to practise their skills
  - the usefulness of their qualifications in finding employment
  - in particular, the provision of information on jobs and careers
- A high proportion of workers in the industry lack formal post-school qualifications. What role, if any, is there for the VET sector to play in either providing skills upgrading to any workers in the industry needing this or in providing recognition of current competencies?
- Why is there such a wide disparity between the earnings of male and female TAFE graduates working in this industry? Finance and insurance is one of seven industries in which the gaining of a TAFE qualification appears to widen the earnings gap for females with their male equivalents, in relation to all male and female workers in that industry.
- With the expected continuation of rationalisation and outsourcing in the industry what shifts, if any, should be made in training provision to meet the skill needs of an industry with growth in the professional and sub-professional, managerial and sales/personal service occupations? Will these occupations continue to grow if the industry continues to contract in overall terms?

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The national ITAB covering this industry, the Finance and Administration ITAB Ltd, raised the following issues in its training plan in 1997 submitted to ANTA:

- internationalisation, with the need to focus on greater co-operation between VET agencies and industry internationally
- professionalism in striving to develop a professional image and reputation
- consistency, relevance and flexibility of training
- credentials and outcomes are required for a consistent training framework
- with the contraction of the industry, regional issues have serious implications for employment in rural and remote areas

Appendix

The following table is extracted from the ANTA resource allocations for 1997 document, available at their website. It shows the planned allocations of government-funded training between the ANTA-defined 'training areas' in terms of 'annual hours curriculum' (AHC).

Table A11.1: Key national shifts in activity between 1996 revised estimates and 1997 projected activity (AHC '000s)

Industry training area	1996 revised	1997 projected	Total increase	Total increase as % of 1996 revised	% of overall increase
Category A					
Arts, Entert, Sports and Rec	11 408	11 928	520	4.6	5.5
Automotive	8 221	8 576	355	4.3	3.7
Building and Construction	18 785	19 009	224	1.2	2.4
Comm Services, Health and Ed	20 910	22 382	1 471	7.0	15.5
Finance, Banking and Insurance	3 420	3 468	48	1.4	0.5
Food Processing	2 454	2 851	396	16.1	4.2
TCF and Furnishings	5 714	5 813	100	1.7	1.0
Communications	1 883	1 963	80	4.3	0.8
Engineering and Mining	15 654	16 607	952	6.1	10.0
Primary Industry	11 874	12 217	343	2.9	3.6
Process Manufacturing	397	479	82	20.6	0.9
Sales and Personal Service	6 527	6 752	225	3.4	2.4
Tourism and Hospitality	16 707	18 151	1 444	8.6	15.2
Transport and Storage	1 686	1 851	164	9.8	1.7
Utilities	11 898	12 145	247	2.1	2.6
Category B					
Business and Clerical	42 412	43 117	705	1.7	7.4
Computing	11 969	12 641	672	5.6	7.1
Science, Technical and Other	6 727	6 870	143	2.1	1.5
Category C					
Gen Education and Training	40 046	41 212	1 166	2.9	12.3
Unallocated	622	779	157	25.2	1.6
Total	**239 316**	**248 810**	**9 494**	**4.0**	**100.0**

Note: TCF – textiles, clothing and footwear

Source: Publications, *ANTA Resource Allocations 1997*, <www.anta.gov.au>

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Table A11.2: Employed persons by occupation in the finance and insurance industry, 1987 and 1996

Occupation (ASCO 4-digit)	1987 ('000s)	1996 ('000s)	Change 1987 to 1996 ('000s)	Change 1987 to 1996 Average annual %
1201 General managers	4.1	2.2	–1.9	–6.9
1301 Finance managers	5.9	6.9	1.0	1.8
1507 Financial institution branch managers	15.6	19.4	3.8	2.5
1599 Other managing supervisors (sales and service)	2.4	3.9	1.5	5.7
2701 Accountants	8.7	9.3	0.6	0.8
2707 Computing professionals	7.7	15.0	7.3	7.9
3905 Inspectors and regulatory officers	2.9	3.5	0.6	2.2
5101 Office secretaries and stenographers	16.1	13.6	–2.5	–1.9
5103 Typists and typist–clerks	6.4	1.4	–5.0	–15.9
5201 Data processing machine operators	13.1	13.2	0.1	0.1
5301 Accounting clerks	68.2	57.9	–10.3	–1.9
5303 Insurance and broking clerks	22.9	19.7	–3.2	–1.7
5499 Other filing sorting and copying clerks	4.7	1.7	–3.0	–11.0
5601 Receptionists and information clerks	14.6	22.2	7.6	4.9
5999 Other clerks	10.6	0.9	–9.7	–24.6
6101 Securities and finance dealers	10.6	20.2	9.6	7.6
6103 Insurance brokers and agents	19.6	14.6	–5.0	–3.3
6401 Tellers	43.8	49.0	5.2	1.3
	41.7	42.8	1.1	0.3
Total all occupations	**319.6**	**317.4**	**–2.2**	**–0.1**

Note: As estimates of less than 3500 are subject to high statistical error, they are listed against specific occupations only where there was a higher estimate in either 1987 or 1996. Where estimates of less than 3500 were recorded for both 1987 and 1996, they are included in the 'other occupations' category

Source: ABS, Labour force survey, unpublished data

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Table A11.3: Educational attainment of employed persons by industry, occupation (1-digit ASCO) and type of post-school qualification at 1996 Census

Finance and insurance ASCO code and occupation	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
1 Managers and Administrators	10 286	1 479	1 440	905	1 191	15 301	1592	9 209	26 102
2 Professionals	17 817	1 550	2 076	512	1 062	23 017	1322	7 989	32 328
3 Associate Professionals	13 000	3 111	3 351	1 915	3 099	24 476	3810	29 519	57 805
4 Tradespersons and Related Workers	108	48	81	1 049	55	1 341	129	678	2 148
5 Advanced Clerical and Service Workers	4 803	1 751	2 233	1 840	3 589	14 216	4064	25 835	44 115
6 Intermediate Clerical, Sales and Service Workers	9 689	2 630	4 740	2 145	5 756	24 960	7911	88 998	121 869
7 Intermediate Production and Transport Workers	60	17	30	169	36	312	87	967	1 366
8 Elementary Clerical, Sales and Service Workers	387	145	168	251	241	1 192	404	3 520	5 116
9 Labourers and Related Workers	32	23	18	127	51	251	112	1 227	1 590
0 Inadequately described	560	171	115	218	123	1 187	279	1 682	3 148
Not stated	99	24	25	33	22	203	151	512	866
Not applicable	–	–	–	–	–	–		–	–
Total	**56 841**	**10 949**	**14 277**	**9 164**	**15 225**	**106 456**	**19 861**	**170 136**	**296 453**

Source: ABS, 1996 Census of population and housing

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Table A11.4: Educational attainment of employed persons by industry, occupation (3-digit ASCO) and type of post-school qualification at 1996 Census

Finance and insurance ASCO code and occupation	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
100 Managers and Administrators nfd	903	204	125	195	126	1 553	301	1 334	3 188
110 Generalist Managers nfd	3	0	0	0	0	3	0	0	3
111 General Managers and Administrators	2 112	279	269	130	192	2 982	310	1 459	4 751
119 Miscellaneous Generalist Managers	33	6	7	36	7	89	13	80	182
120 Specialist Managers nfd	196	25	22	18	19	280	32	134	446
121 Resource Managers	3 942	518	606	239	457	5762	539	3 778	10 079
122 Engineering, Distribution and Process Managers	989	124	121	97	85	1 416	97	635	2 148
123 Sales and Marketing Managers	1 391	212	183	118	201	2 105	184	1 191	3 480
129 Miscellaneous Specialist Managers	705	99	101	48	99	1 052	105	515	1 672
131 Farmers and Farm Managers	10	12	6	24	5	57	11	83	151
200 Professionals nfd	318	16	26	12	26	398	31	197	626
210 Science, Building and Engineering Professionals nfd	0	0	0	0	0	0	0	0	0
211 Natural and Physical Science Professionals	177	10	4	0	3	194	6	17	217
212 Building and Engineering Professionals	348	32	34	59	22	495	19	64	578
220 Business and Information Professionals nfd	100	8	4	3	9	124	4	52	180
221 Accountants, Auditors and Corporate Treasurers	5 491	327	881	56	154	6 909	393	1 685	8 987
222 Sales, Marketing and Advertising Professionals	757	60	97	34	118	1 066	89	548	1 703
223 Computing Professionals	5 045	452	482	159	332	6 470	339	2 621	9 430
229 Miscellaneous Business and Information Profs	3 043	243	454	116	308	4 164	276	2 241	6 681
230 Health Professionals nfd	0	0	0	0	0	0	0	0	0
231 Medical Practitioners	115	0	3	0	0	118	4	15	137
232 Nursing Professionals	244	249	4	3	17	517	55	21	593
238 Miscellaneous Health Professionals	153	11	0	3	3	170	12	5	187
240 Education Professionals nfd	3	0	0	0	0	3	0	0	3
241 School Teachers	50	8	5	0	0	63	3	6	72

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	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
242 University and Vocational Education Teachers	175	3	3	0	0	181	0	17	198
249 Miscellaneous Education Professionals	34	5	0	4	5	48	9	32	89
250 Social, Arts and Miscellaneous Professionals nfd	0	0	0	0	0	0	0	0	0
251 Social Welfare Professionals	209	27	13	6	11	266	14	59	339
252 Miscellaneous Social Professionals	1 199	12	12	4	13	1 240	21	135	1 396
253 Artists and Related Professionals	242	40	28	32	18	360	29	151	540
254 Miscellaneous Professionals	114	45	25	19	21	224	14	123	361
300 Associate Professionals nfd	42	9	23	14	23	111	20	194	325
310 Science/Engineering and Related Assoc Profs nfd	12	3	9	7	4	35	0	9	44
311 Medical and Science Technical Officers	61	3	9	11	8	92	6	39	137
312 Building/Engineering Associate Professionals	61	17	50	95	19	242	22	107	371
320 Business and Administrative Assoc Profs nfd	47	9	11	3	12	82	15	89	186
321 Finance Associate Professionals	10 444	2 468	2 450	1 187	2 192	18 741	2932	22 664	44 337
329 Miscellaneous Business/Admin Assoc Profs	1 852	455	620	352	621	3 900	613	4 589	9 102
330 Managing Supervisors (Sales and Service) nfd	0	0	0	0	0	0	0	5	5
331 Shop Managers	26	10	11	20	7	74	9	90	173
332 Hospitality and Accommodation Managers	23	17	10	63	12	125	13	83	221
339 Miscellaneous Mngr. Supervisors (Sales and Service)	347	93	131	105	140	816	150	1 468	2 434
340 Health and Welfare Assoc Professionals nfd	0	0	0	0	0	0	0	0	0
341 Enrolled Nurses	4	7	0	3	36	50	8	12	70
342 Welfare Associate Professionals	6	5	0	0	3	14	0	6	20
349 Miscellaneous Health and Welfare Associate Profs	0	0	0	12	3	15	0	5	20
390 Other Associate Professionals nfd	0	0	0	0	0	0	0	0	0
391 Police Officers	3	0	3	3	0	9	0	8	17
399 Miscellaneous Associate Professionals	80	15	25	43	22	185	17	151	353
400 Tradespersons and Related Workers nfd	8	3	3	14	3	31	3	19	53

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	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
410 Mechanical/Fabrication Engineering Trades nfd	0	0	0	0	0	0	0	0	0
411 Mechanical Engineering Tradespersons	10	4	14	164	3	195	10	47	252
412 Fabrication Engineering Tradespersons	0	0	0	45	0	45	7	33	85
421 Automotive Tradespersons	8	7	4	415	13	447	24	69	540
431 Electrical and Electronics Trades	46	15	45	170	13	289	36	200	525
440 Construction Tradespersons nfd	0	0	0	0	0	0	0	0	0
441 Structural Construction Trades	3	0	0	70	3	76	8	41	125
442 Final Finishes Construction Trades	0	3	3	18	3	27	0	22	49
443 Plumbers	3	0	0	20	0	23	0	6	29
451 Food Tradespersons	6	0	0	13	3	22	7	34	63
460 Skilled Agricultural/Horticultural Workers nfd	0	0	0	0	0	0	0	0	0
461 Skilled Agricultural Workers	0	3	0	0	3	6	0	11	17
462 Horticultural Tradespersons	3	5	4	9	4	25	5	39	69
490 Other Tradespersons and Related Workers nfd	0	0	0	0	0	0	0	0	0
491 Printing Tradespersons	6	0	0	58	5	69	13	75	157
492 Wood Tradespersons	0	0	0	11	0	11	0	5	16
493 Hairdressers	0	0	0	8	0	8	0	4	12
494 Textile, Clothing and Related Trades	0	0	0	0	0	0	3	12	15
498 Miscellaneous Tradespersons and Related Wkrs	13	7	6	33	4	63	9	60	132
500 Advanced Clerical and Service Workers nfd	0	0	0	3	0	3	0	8	11
511 Secretaries and Personal Assistants	750	636	597	248	1 834	4 065	1807	7 485	13 357
590 Other Advanced Clerical and Service Wkrs nfd	0	0	0	0	0	0	0	0	0
591 Advanced Numerical Clerks	2 583	357	980	276	577	4 773	701	11 522	16 996
599 Miscellaneous Advanced Clerical and Service Wkrs	1 468	758	656	1 315	1 178	5 375	1556	6 820	13 751
600 Intermediate Clerical, Sales and Service Wkrs nfd	15	3	0	4	5	27	9	58	94
610 Intermediate Clerical Workers nfd	12	4	11	3	9	39	15	78	132

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	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
611 General Clerks	676	268	356	196	541	2037	860	7 221	10 118
612 Keyboard Operators	436	156	211	87	431	1321	654	3 856	5 831
613 Receptionists	87	92	130	64	298	671	331	2 019	3 021
614 Intermediate Numerical Clerks	7 220	1 781	3 569	1 476	3 944	17 990	5370	69 744	93 104
615 Material Record and Despatch Clerks	87	24	34	42	43	230	54	554	838
619 Miscellaneous Intermediate Clerical Workers	820	170	282	151	346	1 769	451	4 304	6 524
621 Intermediate Sales and Related Workers	277	48	73	82	69	549	78	750	1 377
630 Intermediate Service Workers nfd	0	0	0	0	0	0	3	4	7
631 Carers and Aides	14	16	12	18	6	66	18	112	196
632 Hospitality Workers	10	3	3	8	0	24	8	103	135
639 Miscellaneous Intermediate Service Workers	32	67	57	14	63	233	61	195	48
700 Intermediate Production and Transport Wkrs nfd	0	0	0	5	0	5	5	23	33
710 Intermediate Plant Operators nfd	0	0	0	3	0	3	0	9	12
711 Mobile Plant Operators	3	0	0	13	3	19	5	84	108
712 Intermediate Stationary Plant Operators	3	3	4	33	4	47	6	66	119
720 Intermediate Machine Operators nfd	22	6	8	20	12	68	22	207	29
721 Intermediate Textile/Clothing/Related Mach Ops	3	0	0	3	0	6	3	24	33
729 Miscellaneous Intermediate Machine Operators	7	0	3	4	0	14	6	50	70
731 Road and Rail Transport Drivers	7	3	7	45	8	70	18	270	358
790 Other Intermediate Prod'n and T'port Wkrs nfd	0	0	0	0	0	0	0	0	0
791 Intermediate Mining and Construction Workers	3	3	0	12	3	21	3	18	42
799 Misc Intermediate Prod'n and Transport Wkrs	16	3	6	33	6	64	19	216	299
800 Elementary Clerical, Sales and Service Wkrs nfd	3	3	0	3	0	9	0	6	15
811 Elementary Clerks	165	44	71	86	116	482	179	1 801	2 462
820 Elementary Sales Workers nfd	0	0	0	0	0	0	0	3	3
821 Sales Assistants	77	40	45	46	51	259	82	625	966
829 Miscellaneous Elementary Sales Workers	86	38	28	37	55	244	84	679	1 007
831 Elementary Service Workers	56	22	23	79	19	199	57	406	662

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	Bachelor degree or higher	Undergraduate diploma	Associate diploma	Skilled vocational qualification	Basic vocational qualification	With qualifications	Inadequately described or not stated	Not applicable (no quals.)	Total
900 Labourers and Related Workers nfd	3	0	0	4	4	11	0	81	92
911 Cleaners	12	11	9	30	25	87	54	629	770
920 Factory Labourers nfd	0	0	0	0	0	0	0	3	3
921 Process Workers	7	3	3	30	0	43	12	152	207
922 Product Packagers	3	0	0	4	0	7	5	55	67
990 Other Labourers and Related Workers nfd	0	0	0	0	0	0	0	0	0
991 Mining, Construction and Related Labourers	3	3	0	14	5	25	8	56	89
992 Agricultural and Horticultural Labourers	0	0	3	4	3	10	3	43	56
993 Elementary Food Preparation and Related Wkrs	3	0	3	4	9	19	19	129	167
999 Miscellaneous Labourers and Related Workers	3	4	3	36	3	49	11	80	140
099 Inadequately described	560	171	115	218	123	1 187	279	1 682	3 148
Not stated	99	24	25	33	22	203	151	512	866
Not applicable	–	–	–	–	–	–	–	–	–
Total	**56 846**	**10 949**	**14 273**	**9 167**	**15 225**	**106 460**	**19 847**	**170 136**	**296 443**

Note: nfd – not further defined

Source: ABS, 1996 Census of population and housing

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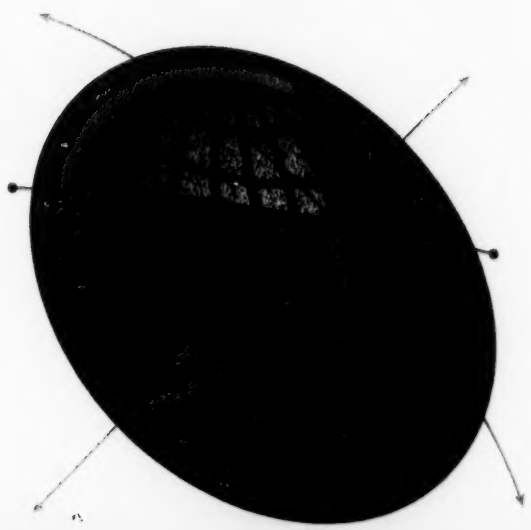

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